

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
James M. Miranda  
Lois L. Miranda  
Debtors

Case No. 18-02639-MJC  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0314-5  
Date Rcvd: Nov 24, 2021

User: AutoDocke  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 26, 2021:**

Recip ID db/jdb	Recipient Name and Address
cr	James M. Miranda, Lois L. Miranda, 2671 Gold Key Estates, Milford, PA 18337
5076416	+ WELLS FARGO BANK, N.A., C/O POWERS, KIRN & ASSOCIATES, LLC, 8 NESHAMINY INTERPLEX DRIVE SUITE 215, TREVOSE, PA 19053-6980
5076419	+ Bon Secours Charity Health System, PO Box 742791, Atlanta, GA 30374-2791
5076420	+ Financial Recoveries, 200 E. Park Dr. Ste 100, PO Box 1388, Mount Laurel, NJ 08054-7388
5076422	+ KML Law Group, P.C., 701 Market Street, Ste. 5000, Philadelphia, PA 19106-1541
5076423	Remex, Inc., 307 Wall St., Princeton, NJ 08540-1515
5076424	Select Portfolio Servicing, PO Box 65450, Salt Lake City, UT 84165-0450
5102309	The Loan Servicing Center, Customer Support Unit, PO Box 551170, Jacksonville, FL 32255-1170
	U.S. Bank National Association, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5076417	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 24 2021 18:40:00	Citizens Bank, 1 Citizens Drive, Riverside, RI 02915-3019
5083005	Email/Text: Bankruptcy.RI@Citizensbank.com	Nov 24 2021 18:40:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
5076418	Email/Text: ering@cbbv.com	Nov 24 2021 18:40:00	Coll Bur of Hudson Val, 155 N. Plank Road, Newburgh, NY 12550-1747
5076421	+ Email/Text: mmrgbk@miramedrg.com	Nov 24 2021 18:40:00	MiraMed Revenue Group, 360 E22nd Street, Lombard, IL 60148-4924
5076425	+ Email/Text: meronem@wmh.org	Nov 24 2021 18:40:00	Wayne Memorial Hospital, 601 Park Street, Honesdale, PA 18431-1498
5093668	EDI: WFFC.COM	Nov 24 2021 23:43:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
5076426	+ EDI: WFFC.COM	Nov 24 2021 23:43:00	Wells Fargo Card Services, Credit Bureau Resolution, PO Box 14517, Des Moines, IA 50306-3517

TOTAL: 7

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 26, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 24, 2021 at the address(es) listed below:

Name	Email Address
Amanda L. Rauer	on behalf of Creditor WELLS FARGO BANK N.A. amanda.rauer@pkallc.com, chris.amann@pkjllc.com;nick.bracey@pkjllc.com;Samantha.gonzalez@pkallc.com;jill@pkallc.com;mary.raynor-paul@pkallc.com;harry.reese@pkallc.com
Harry B. Reese	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirn.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor U.S. Bank National Association as Trustee, et al... bkgroup@kmlawgroup.com
Jill Manuel-Coughlin	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirn.com
United States Trustee	ustregion03.ha.ecf@usdoj.gov
Vern S. Lazaroff	on behalf of Debtor 2 Lois L. Miranda pabankruptcy@vernlazaroff.com r39899@notify.bestcase.com
Vern S. Lazaroff	on behalf of Debtor 1 James M. Miranda pabankruptcy@vernlazaroff.com r39899@notify.bestcase.com
TOTAL: 8	

**Information to identify the case:**

Debtor 1	<b>James M. Miranda</b>	Social Security number or ITIN	xxx-xx-5626
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Lois L. Miranda</b>	Social Security number or ITIN	xxx-xx-0157
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: <b>5:18-bk-02639-MJC</b>			


**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

James M. Miranda

Lois L. Miranda

**By the  
court:**11/24/21

Honorable Mark J. Conway  
United States Bankruptcy Judge  
By: Courtney Wojtowicz, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

Form 3180W

**Chapter 13 Discharge**

**For more information, see page 2>**  
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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**